

APPOINTMENT OF SUBSTITUTE TRUSTEE

WHEREAS, on March 17, 2006, Terrance L. Taylor and Tamara L. Taylor executed and delivered to Kirk Smith as Trustee for Mortgage Electronic Registration Systems, Inc. as Nominee for SouthStar Funding, LLC, a certain Deed of Trust securing a Promissory Note in the principal sum of \$370,000.00 payable to the order of SouthStar Funding, LLC; said Deed of Trust is recorded in/as Book 2443, Page 154 in the Office of the Chancery Clerk of DeSoto County, Mississippi, to which reference is made for a description of said Note, the terms and covenants of said Deed of Trust, and the land and premises therein conveyed; and

WHEREAS, default was made in the payment of said Note and/or the terms of said Deed of Trust; and

NOW, THEREFORE, U.S. Bank, N.A., as Trustee, the legal owner and holder of said Note, does hereby declare immediately due and payable the total amount of unmatured principal, together with accrued interest thereon, owing on said Note and other indebtedness secured by said Deed of Trust, and for reasons satisfactory to itself does hereby remove the afore-mentioned Trustee and appoint and constitute Kenneth E. Stockton as Substitute Trustee in said Deed of Trust who shall have all the powers and estate delegated to the original Trustee, and requests said Substitute Trustee to sell the property described in said Deed of Trust in accordance with the terms and provisions therein.

IN WITNESS WHEREOF, U.S. Bank, N.A., as Trustee has caused these presents to be executed by its duly-authorized officers, and its corporate seal to be hereunto affixed this 31st day of October, 2006.

U.S. BANK, N.A., AS TRUSTEE

By: Bethany Hood

Title: Bethany Hood - Default Services Junior Officer

By: Eric Tate

Title: Eric Tate - Default Services Asst. Junior Officer

STATE OF MN)
COUNTY OF Dakota)

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ACKNOWLEDGMENT

Personally appeared before me, the undersigned authority in and for the said county and state, on this 31st day of October, 2006, within my jurisdiction, the within named Bethany Hood and Eric Tate

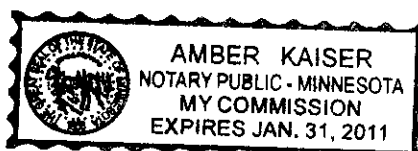
respectively, of U.S. Bank, N.A., as Trustee, and that for and on behalf of the said entity as its Default Services Junior officer and Default Services Asst. Junior officer, respectively, and as its act and deed they executed the above and foregoing instrument after first having been duly authorized by said corporation so to do.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal this 31st day of October, 2006.

My Commission Expires:

1-31-11

Amber Kaiser
NOTARY PUBLIC



Stockton

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(Terrance L. Taylor and Tamara L. Taylor / DHGW No. 33567G)
THIS DOCUMENT PREPARED BY AND AFTER RECORDING PLEASE RETURN TO:
DYKE, HENRY, GOLDSHOLL & WINZERLING, P.L.C.
555 Plaza West, 415 North McKinley
Little Rock, Arkansas 72205
Telephone No. (501) 661-1000